



**IN THE UNITED STATES PATENT
AND TRADEMARK OFFICE**

-- PATENT --

Applicants: **Breck et al.**

Docket No.: **40655.0700**

Serial No.: **09/800,461**; Confirmation No. **3738**

Group Art Unit: **2161**

Filing Date: **March 7, 2001**

Examiner: **TBA**

Title: **SYSTEM FOR FACILITATING A TRANSACTION**

**DECLARATION AND POWER OF ATTORNEY
FOR PATENT APPLICATION**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled **SYSTEM FOR FACILITATING A TRANSACTION**, the specification of which:

☐ is attached hereto.

☒ was filed on March 7, 2001 as Application Serial No. 09/800,461 and was amended on _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with 37 C.F.R. §1.56.

I hereby claim foreign priority benefits under 35 U.S.C. § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or § 365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or PCT International application having a filing date before that of the application on which priority is claimed.

NONE

Number

Country

Filing Date

Priority Not Claimed

☐

NONE

Number

Country

Filing Date

☐

I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below.

60/187,620
Application Number

March 7, 2000
Filing Date

60/200,625
Application Number

April 28, 2000
Filing Date

60/213,323
Application Number

June 22, 2000
Filing Date

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or §365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose material information as defined in 37 C.F.R. §1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application.

| | | |
|------------------------|-----------------------------|-------------------------------------|
| <u>NONE</u> | <u> </u> | <u> </u> |
| Application Serial No. | Filing Date | Status (Patent, Pending, Abandoned) |

| | | |
|------------------------|-----------------------------|-------------------------------------|
| <u>NONE</u> | <u> </u> | <u> </u> |
| Application Serial No. | Filing Date | Status (Patent, Pending, Abandoned) |

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.


POWER OF ATTORNEY

As a below named inventor, I hereby appoint **Thomas J. Finn (Reg. 48,066)** and the following attorneys to prosecute the above-captioned United States patent application and to transact all business in the United States Patent and Trademark Office connected therewith and with the resulting patent, individually and collectively:

SNELL & WILMER LLP.
One Arizona Center
400 East Van Buren
Phoenix, Arizona 85004-2202
Telephone: (602) 382-6000
Facsimile: (602) 382-6070

and each of the registered attorneys associated with Snell & Wilmer's Customer Account No. 20322.

Please send all future correspondence to Thomas J. Finn (Reg. 48,066) at the above address.

Full name of first inventor: Lydia BreckInventor's signature:  Date: 3/5/01Residence Address: One Columbus Place S-12FCity/State: New York, NY Zip Code: 10019Citizenship: USAFull name of second inventor: Jessica ZoobInventor's signature:  Date: 3.5.2001Residence Address: 180 Bleecker Street, Apt. 5City/State: New York, NY Zip Code: 10012Citizenship: USAFull name of third inventor: Glen SalowInventor's signature:  Date: March 5, 2001Residence Address: 4 Hastings RoadCity/State: Holmdel, NJ Zip Code: 07733Citizenship: USAFull name of fourth inventor: Fred Bishop

Inventor's signature: _____ Date: _____

Residence Address: 2811 West Dynamite BoulevardCity/State: Phoenix, AZ Zip Code: 85085Citizenship: USA

Full name of fifth inventor: William Schwarz

Inventor's signature: _____ Date: _____

Residence Address: 6002 East Anderson DriveCity/State: Scottsdale, AZ Zip Code: 85254Citizenship: USAFull name of sixth inventor: Elliot Glazer

Inventor's signature: _____ Date: _____

Residence Address: 14107 Chiasso TerraceCity/State: Chesterfield, VA Zip Code: 23838Citizenship: USAFull name of seventh inventor: David Johnstone

Inventor's signature: _____ Date: _____

Residence Address: 28618 North 60th PlaceCity/State: Cave Creek, AZ Zip Code: 85331Citizenship: USAFull name of eighth inventor: Katie CunninghamInventor's signature: Katie Cunningham Date: March 7, 2001Residence Address: 1297 Lexington Avenue, Apt. 12City/State: New York, NY Zip Code: 10128Citizenship: USA

Full name of ninth inventor: Anant NambiarInventor's signature: Anant Nambiar Date: Mar 7/01Residence Address: 117 Berrian RoadCity/State: New Rochelle, NY Zip Code: 10804Citizenship: CanadianFull name of tenth inventor: Jan Nunney Belt

Inventor's signature: _____ Date: _____

Residence Address: 10872 East Raintree DriveCity/State: Scottsdale, AZ Zip Code: 85259Citizenship: USAFull name of eleventh inventor: Martin WittwerInventor's signature: Martin Wittwer Date: _____Residence Address: 769 Greenwich StreetCity/State: New York, NY Zip Code: 10014Citizenship: Swiss

Full name of first inventor: Lydia Breck

Inventor's signature: _____ Date: _____

Residence Address: One Columbus Place S-12FCity/State: New York, NY Zip Code: 10019Citizenship: USAFull name of second inventor: Jessica Zoob

Inventor's signature: _____ Date: _____

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Residence Address: 4 Hastings RoadCity/State: Holmdel, NJ Zip Code: 07733Citizenship: USAFull name of fourth inventor: Fred BishopInventor's signature:  Date: 2/7/2001Residence Address: 2811 West Dynamite BoulevardCity/State: Phoenix, AZ Zip Code: 85085Citizenship: USA

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Inventor's signature: _____ Date: _____

Residence Address: 1297 Lexington Avenue, Apt. 12City/State: New York, NY Zip Code: 10128Citizenship: USA

Full name of ninth inventor: Anant Nambiar

Inventor's signature: _____ Date: _____

Residence Address: 117 Berrian RoadCity/State: New Rochelle, NY Zip Code: 10804Citizenship: CanadianFull name of tenth inventor: Jan Nunney BeltInventor's signature: *Jan Nunney Belt* Date: 3/6/2001Residence Address: 10872 East Raintree DriveCity/State: Scottsdale, AZ Zip Code: 85259Citizenship: USAFull name of eleventh inventor: Martin Wittwer

Inventor's signature: _____ Date: _____

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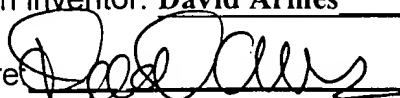
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Facsimile: (602) 382-6070

and each of the registered attorneys associated with Snell & Wilmer's Customer Account No. 20322.

Please send all future correspondence to Thomas J. Finn (Reg. P48,066) at the above address.

Full name of twelfth inventor: David Armes

Inventor's signature



Date 3/23/01

Residence Address: 1534 West Seldon Lane

City/State: Phoenix, Arizona Zip Code: 85021

Citizenship: USA

SYSTEM FOR FACILITATING A TRANSACTION

Inventors: Lydia Breck, Jessica Zoob, Glen Salow, Kate Cunningham, Martin Wittwer, Anant Nambiar, Fred Bishop, William Schwarz, David Johnstone, Elliott Glazer and Jan N. Belt, David Armes.

5 CROSS REFERENCE TO RELATED APPLICATIONS

This application claims priority to, and the benefit of, U.S. provisional applications: (1) Serial No. 60/187,620, filed March 7, 2000, (2) Serial No. 60/200,625, filed April 28, 2000, and (3) Serial No. 60/213,323, filed June 22, 2000, all of which are hereby incorporated by reference.

10 FIELD OF THE INVENTION

The present invention generally relates to a system for facilitating transactions utilizing a secondary transaction number that is associated with a primary transaction card. More particularly, the system allows a cardholder to pay a merchant with a private, limited-use, transaction number without the need to disclose to the merchant or others the cardholder's primary charge card number. Moreover, the present invention provides registration, number generation and association, authorization, settlement and customer service processes that achieve an improved secure and private transaction system.

BACKGROUND OF THE INVENTION

20 The proliferation of the Internet has resulted in a thriving electronic commerce industry, where more and more products and services are available to consumers in a variety of non-traditional ways, e.g., internet, telephone sales, wireless, interactive TV, etc. For example, in traditional online consumer-merchant transactions, consumers typically provide merchants with transaction numbers (e.g, charge card numbers) from their existing debit, phone, credit or
25 other transaction/service cards (e.g., American Express®, VISA®, MasterCard® and Discover Card®, AT&T®, MCI®, etc.). Transmission of transaction numbers via these traditional means has created increased opportunities for fraud. Namely, it is possible for these numbers to be intercepted during transmission,